

# Home Investment Products & Services



## Genesys Funding

Genesys Funding is a Florida-based correspondent lender that works directly with consumers. In today's market, there are many different loan programs that can save a client money. At Genesys Funding, we custom-tailor every loan to accommodate each client's individual financial needs. The owners and directors of Genesys Funding have been in the real-estate industry for over a decade. It is our knowledge of the market, combined with our dedication and integrity that has made us an icon in the industry. Our experienced staff is eager to answer all of your questions and help address your concerns in a professional manner. Service is our number one priority.

## Advantages of Home Ownership

- **Building Financial Security** – Owning a home is one of the best ways to achieve financial security for a lifetime. As your home continues to appreciate in value, you are laying a foundation for a financially secure future. Owning a home now allows a growing family to upgrade to a larger home from the equity that it gains over time. Owning a home can also ensure and secure your future retirement.
- **Reducing income taxes**- Your mortgage interest along with many other expenses associated with home ownership, are tax deductible. This is a big income, tax advantage. We recommend that you speak to your accountant or CPA for professional advice for taking full advantage of these deductions
- **Pride of ownership**- A home that you can call your own is a wonderful feeling. It gives you a great new sense of stability and pride. When you make your first payment, it is no longer a loss - you then build equity and are paying for what is yours.
- **Building your credit** – Owning a home will increase your credit status. This is a building block for future credit opportunities. This is the most effective score-driven liability that is on a credit report. In today's society, credit is extremely important for everything you do.



## Why use Genesys Funding?

If borrowers find themselves in the wrong hands, they can have a very unpleasant and costly experience and even end up losing their deposit. It is important that the borrower knows exactly what is going on throughout the transaction, but, unfortunately many borrowers are left in the dark until it is too late. At Genesys Funding we will help keep you informed throughout the entire process. Our loan consultants are trained to individualize each loan. We will give you several loan options and explain how and why each one of them can be beneficial to you. We will walk you through the entire process, educating you along the way, while ensuring that the home loan that you choose will meet your individual financing needs.

## The Two Primary Financing Options:

**P&I (Principal and Interest)**- This is the most common financing option. A portion of your payment will be applied to both the principal balance as well as the interest on the loan. Depending on the program, your payment will remain the same throughout the term of your loan while the balance decreases.

**Interest-Only option**- There are many advantages to the interest-only option. You may be entitled to deduct 100% of the interest on your income tax returns. Your required monthly mortgage payment will be less than if you were to choose the P&I option. This option puts you in control of how much of the principal balance you would like to pay down, not the lender.

Think about it; with an interest-only loan, you will be able to afford a larger home for a lower monthly payment. In addition, this will allow you to use the extra money that you are saving every month for that new car that you were dreaming about or college tuition for the kids. You can spend the extra money however you wish. The beautiful thing is that, in most cases, history has demonstrated that your house will still continue to increase in value over time.

## Products & Programs

Genesys Funding is equipped with more than 100 loan programs. We are pleased to be able to offer an extensive line of fixed and adjustable mortgage choices. After discussing your credit profile, finances, and your intentions for the subject property, our knowledgeable loan consultants will review your file to ensure that you are provided with the product that is most beneficial to you. Whether you are purchasing your primary residence, a second home, or an investment property, our consultants will provide you with suggestions as to which products will best meet your individual needs

## Highlighted Programs

### Primary Residence Programs

107% Financing Full Documentation  
100% Financing Stated Income  
95% Financing NO DOC  
125% Home Equity Lines of Credit

### Investment Property Programs

up to 100% financing

### Foreign National Programs

up to 90% financing

### Condo Conversions

up to 100% financing

### Condo-Hotel Programs

up to 90% financing

### Option Arm Programs

Pick a Payment

### 40-50 year Amortization

Lower payments

## What Type of Loans Can We Provide?

Residential / Commercial / Purchases / Refinances / Home Equity Lines of Credit / 2nd Mortgages / Construction / Renovation / Lot Loans / Reverse Mortgages / Bridge Loans / SBA / FHA / VA / Foreign National / Investment / Modular / New Construction / Condo Conversion / Condo Hotel / Mixed Use / Hard Equity / Construction to Permits

## Customer Service

Genesys Funding is a customer service-based company. Because we provide first class service, we have a very large and rapidly growing referral base. We strongly believe that relationships are the foundation of any business. We treat every customer like family. We will provide you with weekly updates; you will not only have easy access to your loan consultant for your questions, you will also have a full support team of professionals working for you. Every one of our loan consultants is required to go through a thorough training program. Every loan consultant is required to carry a Blackberry so that they are always accessible via phone and e-mail for your questions and concerns. It is our promise that we will communicate with you throughout the entire loan and will explain the process clearly so that you are comfortable with your decision. This is our commitment!

## Speedy Closings

Because Genesys Funding has maintained a quality status, we have the ability to close loans in a matter of days if need be. We are dedicated to making the process fast, efficient and hassle-free. Our team of professionals is always accessible, so that we do not have unnecessary delays. In comparisons to other mortgage firms, our streamlined process has been known to reduce the time from application to closing by a landslide.



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